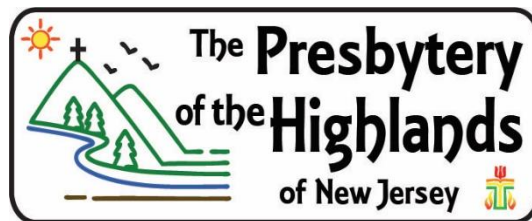


Presbytery of the Highlands BOP requirements and recommendations for 2025



Introduction

*For 2025 there are three options for
Benefits and Medical for pastors and their families*

Congregational Package - required for all installed pastors and available to any congregational pastoral leader (non-installed and Commissioned Ruling Elders - CRE)

- Pension Benefits - 10%
- Medical - member only PPO 16%
- Medical coverage for spouses and/or children is available for additional fees.
 - Children - \$8950
 - Spouse - \$11,000
 - Family - \$20,600

Covenant Package - any employee working 20 hours or more per week

- Employees who are not ministers
- Ministers serving in congregational settings (non-installed)
- Ministers serving outside the congregational setting
- Medical Coverage PPO depends on zip code
 - Same PPO as Congregational Package
 - No calculator is available currently. Must call BOP for cost for PPO for region.
 - Similar set up for Medical Coverage of Self, Spouse, children, Family

Transitional Package - available to ministers who are in the present Pastor Participation Program as of **Dec 31, 2024**.

- Continuation of the dues structure of the Pastor Participation through 12/31/2027.
- Each year the percentage will increase. For 2025 it is 43% which is both medical and pension.
- If you do not choose Transitional Package in 2025 you can not go back to it in 2026. 2025.

- All pastors in Pastor Participation as of 12/31/2024 will automatically be rolled into the transitional package. 43% effective salary and includes BOP benefits.

Transitional Package vs. Congregational Pastor Package

The cost difference for family coverage between Transitional and Congregational Package may be slightly lower for the Transitional for 2025 or minimally higher depending on the effective salary.

Breakeven for family coverage between the Congregational Package and the Transitional Package is around \$113,000 effective package. If you make more than \$113,000 effective salary the Congregational Pastor Package is more cost effective.

For clergy who are not installed and serving a congregation they can choose the Congregational Pastor package, the Covenant Package or the Transitional package.

The Covenant Package cost is based on your zip code. Currently there is no online calculator to determine the cost for an individual, spouse, children or family. The Employer representative must call and speak with a BOP representative to determine those cost.

BOP is providing a 3 year grant program for congregations, **starting in 2025**, calling a shared pastor. The grant can be up to \$10,000 a year.

COM REQUIREMENTS AND RECOMMENDATIONS

- The Board of Pensions Medical and Benefits coverage is required of all installed pastors.
- The Board of Pensions Benefits is required of all non-installed pastors working more than 20 hours.
- Board of Pensions Medical is required of all non-installed pastors working more than 20 hours unless they can demonstrate they have insurance from another source (example: other work or spouse). The Pastor is required to provide annual proof of Medical coverage with their annual TOC.

Details for Requirements

BOP Benefits

- All pastors/CRE serving 20 hours or more shall have the BOP Benefits. This is the 10% of the effective salary which includes Pension, Death and Disability, Temporary

Disability. This also includes at members cost access to dental, vision and death benefits.

- Exception is retired pastors serving a congregation

BOP Medical Coverage

FAMILY COVERAGE

- Sessions/Congregations are required for 2025 to provide all installed pastors, family coverage, if needed, through either the Congregational Pastors Package or the Transitional Pastor's Package.
- Sessions/congregations are required for 2025 to provide family coverage for non-installed pastors, if needed, through the Congregational Pastors Package, Transitional Pastor's Package or The Covenant Package.
- Exceptions will be made for those who are clergy couples that need family coverage or situations where the spouse presently also has employer provided (noncontributory) insurance that covers the family.

SPOUSE COVERAGE

- Sessions/Congregations are required for 2025 to provide for installed pastors, Spouse coverage, if needed, through either the Congregational Pastors Package or the Transitional Pastor's Package.
- Sessions/congregations are required for 2025 to provide spouse coverage for non-installed pastors, if needed, through the Congregational Pastors Package, Transitional Pastor's Package or The Covenant Package.
- Exceptions will be made for those where the spouse already has employer provided (noncontributory) insurance coverage . Should the spouse no longer have insurance coverage the church will be required to provide it.

CHILDREN COVERAGE

- Sessions/Congregations are required for 2025 to provide for installed pastors, *child(ren) coverage, if needed, through either the Congregational Pastors Package or the Transitional Pastor's Package.
- Sessions/congregations are required for 2025 to provide child (ren) coverage for non-installed pastors, if needed, through the Congregational Pastors Package, Transitional Pastor's Package or The Covenant Package.
- Exceptions will be made for those where the children are covered by the other parent's employer provided (noncontributory) insurance coverage . Should the child (ren) no longer have insurance the church will provide coverage.

*child(ren) – 26 years or younger

HOW TO RECEIVE AN EXCEPTION

The Committee on Ministry has several members who have been trained in the 2025 Benefits/Medical Plan. They are available to work with the pastor and session or personnel committee to work out the best options for your situation. They are available whether you need an exception or not.

If an exception is needed you do need to meet with one of the COM team.

After meeting with one of the COM BOP team you will be asked to include with your annual Terms of Call an agreement describing the exception.

RETIRED PASTORS

BOP Retired Pastors serving less than 20 hours per week are exempt from BOP requirements.

Retired Pastors serving more than 20 hours a week are exempt from BOP requirements, but the church is required to pay 12% post-retirement service dues. The COM recommends that the church add to the retired pastors 403b retirement savings plan.